

Standard Medigap Plans Massachusetts 2008

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: \$256 per day	X	X
Days 91-150: \$512 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
Part B Coinsurance -		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
Parts A and B Blood First 3 pints	X	X
Additional Benefits	Core	Supplement 1
Part A Deductible for Hospital Days 1 - 60		X
\$1024 per benefit period		
Skilled Nursing Facility Coinsurance		X
Days 21-100 - \$128 per day		
Part B Annual Deductible - \$135		X
Foreign Travel - For Medicare-covered services needed while traveling abroad.		X
Inpatient Days in Mental Health Hospitals In addition to Medicare's coverage of 190 lifetime days and less any days previously covered by plan in same benefit period	60 days per calendar year	120 days per benefit period

**Medicare Supplement Plans
Offered in Massachusetts
for Coverage in 2008**

Medigap Carriers Please note that rates may change in 2008	Medicare Supplement Core monthly premium	Medicare Supplement 1 monthly premium
Bankers Life and Casualty Company 1-800-231-9150 to find an agent 1-800-621-3724 general information www.bankerslife.com (continuous open enrollment)	\$97.47	\$191.38
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) www.bluecrossma.com (continuous open enrollment)	\$88.26	\$163.65
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	\$107.00	\$167.00
United HealthCare™ Insurance Company <u>Only for members of AARP</u> <u>(American Association of</u> <u>Retired Persons)</u> 1-800-523-5800 (continuous open enrollment)	style="text-align: center;"> \$114.50 \$124.00 (effective June 1, 2008)	style="text-align: center;"> \$164.50 \$177.00 (effective June 1, 2008)

**Medicare Advantage Plans
Offered in Massachusetts
for Coverage in 2008**

Company	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice
AARP P.O. Box 459008 Sunrise, FL 33345 1-800-547-5514	Medicare Complete	HMO	\$0.00	Yes	Plan Doctors Only
Advantra Freedom PO Box 690 Mahwah, NJ 07430 1-800-779-7723 (Freedom 1) 1-800-711-1607 (Freedom 2, 3, 5)	Freedom 1	PFFS	\$98.00	No	Any Willing Provider
	Freedom 2	PFFS	\$0.00	No	Any Willing Provider
	Freedom 2	PFFS	\$46.00	No	Any Willing Provider
	Freedom 3	PFFS	\$0.00	No	Any Willing Provider
	Freedom 3	PFFS	\$19.00	No	Any Willing Provider
	Freedom 5	PFFS	\$32.00	Yes	Any Willing Provider
	Freedom 5	PFFS	\$55.00	Yes	Any Willing Provider
Aetna 151 Farmington Ave Hartford, CT 06156 1-800-832-2640	Premier Plan	PFFS	\$85.00	No	Any Willing Provider
	Premier w/Rx	PFFS	\$151.00	Yes	Any Willing Provider
	Value Plan	PFFS	\$0.00	No	Any Willing Provider
	Value Plan w/Rx	PFFS	\$25.00	Yes	Any Willing Provider
Blue Cross Blue Shield of Massachusetts P. O. Box 9201 North Quincy, MA 02171 1-800-678-2265	Blue Medicare Plus Rx	PFFS	\$27.00	Yes	Any Willing Provider
	HMO Blue Plus Rx	HMO	\$107.00	Yes	Plan Doctors Only
	HMO Blue Premier Rx	HMO	\$168.00	Yes	Plan Doctors Only

	PPO Blue Plus Rx	PPO	\$113.00	Yes	Any Doctor
	Medicare PPO Blue Premier	PPO	\$174.00	Yes	Any Doctor
Commonwealth Care Alliance 30 Winter Street, 7th Floor Boston, MA 02108 1-800-311-9529 (Commonwealth Care Connection) 1-866-610-2273 (Senior Care Options)	Commonwealth Care Connection	HMO	\$29.20	Yes	Plan Doctors Only
	Senior Care Options (SCO)	HMO	\$29.20	Yes	Plan Doctors Only
Evercare Health Plans 275 Grove Street Suite 3-120 Auburndale, MA 02466 1-888-834-3721	Evercare	PPO	\$26.60	Yes	Any Doctor
	Evercare Plan IP (institutional)	SNP	\$29.10	Yes	Any Doctor
	Evercare Plan MP (chronic)	SNP	\$0.00	Yes	Any Doctor
	Evercare Senior Care Options	SCO	\$27.60	Yes	Plan Doctors Only
Fallon Community Health Plan One Chestnut Place 10 Chestnut Street Worcester, MA 01608 1-888-377-1980	Fallon Senior Plan Plus	HMO	\$132.00	No	Plan Doctors Only
	Fallon Senior Plan Plus Basic Rx	HMO	\$160.00	Yes	Plan Doctors Only
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$179.00	Yes	Plan Doctors Only
	Fallon Senior Plan Preferred Enhanced Rx	PPO	\$212.00	Yes	Any Doctor

	Fallon Senior Plan Saver	HMO	\$0.00	No	Plan Doctors Only
	Fallon Senior Plan Saver Basic Rx	HMO	\$28.00	Yes	Plan Doctors Only
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$47.00	Yes	Plan Doctors Only
	Fallon Senior Plan Standard	HMO	\$72.00	No	Plan Doctors Only
	Fallon Senior Plan Standard Basic Rx	HMO	\$100.00	Yes	Plan Doctors Only
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$119.00	Yes	Plan Doctors Only
	Fallon Senior Plan Value 1	HMO	\$0	Yes	Plan Doctors Only
	Fallon Senior Plan Value 2	HMO	\$0	Yes	Plan Doctors Only
Harvard Pilgrim Health Care 93 Worcester Street Wellesley, MA 02481 1-800-779-7723	Freedom	PFFS	\$49.40	Yes	Any Willing Provider
	Freedom	PFFS	\$31.40	Yes	Any Willing Provider
	Freedom	PFFS	\$103.40	Yes	Any Willing Provider
	Freedom	PFFS	\$33.50	Yes	Any Willing Provider
	Freedom	PFFS	\$19.00	No	Any Willing Provider
	Freedom	PFFS	\$7.00	No	Any Willing Provider
	Freedom	PFFS	\$73.00	No	Any Willing Provider
	Freedom	PFFS	\$7.00	No	Any Willing Provider
	Freedom Plus	PFFS	\$97.40	Yes	Any Willing Provider
	Freedom Plus	PFFS	\$83.40	Yes	Any Willing Provider

	Freedom Plus	PFFS	\$152.40	Yes	Any Willing Provider
	Freedom Plus	PFFS	\$80.40	Yes	Any Willing Provider
	Freedom Plus	PFFS	\$59.00	No	Any Willing Provider
	Freedom Plus	PFFS	\$46.00	No	Any Willing Provider
	Freedom Plus	PFFS	\$113.00	No	Any Willing Provider
	Freedom Plus	PFFS	\$42.00	No	Any Willing Provider
Health Markets Care Assured PO Box 37677 Philadelphia, PA 19101 1-800-892-3351	Care Assured Premier	PFFS	\$49.40	No	Any Willing Provider
	Care Assured Premier Plus Plan	PFFS	\$93.00	Yes	Any Willing Provider
	Care Assured Value Plan	PFFS	\$0.00	No	Any Willing Provider
	Care Assured Value Plus	PFFS	\$29.40	Yes	Any Willing Provider
Health Net 1230 W. Washington St., Tempe, AZ 85281 1-800-200-0410	Health Net Pearl	PFFS	\$0.00	No	Any Willing Provider
	Health Net Pearl Option 11	PFFS	\$20.00	Yes	Any Willing Provider
	Health Net Pearl Option 12	PFFS	\$0.00	No	Any Willing Provider
	Health Net Pearl 14	PFFS	\$0.00	No	Any Willing Provider
	Health Net Pearl Option 15	PFFS	\$20.00	Yes	Any Willing Provider
	Health Net Pearl Option 2	PFFS	\$0.00	No	Any Willing Provider
	Health Net Pearl Option 9	PFFS	\$79.00	No	Any Willing Provider

Humana 500 West Main Street, Louisville, KY 40202 1-800-833-2312	Humana Gold Choice	PFFS	\$99.00	Yes	Any Willing Provider
	Humana Gold Choice	PFFS	\$129.00	Yes	Any Willing Provider
	Humana Gold Choice	PFFS	\$89.00	Yes	Any Willing Provider
Secure Horizons 13621 NW 12th St Sunrise, FL 33323 1-800-555-5757	Medicare Direct Plan 2	PFFS	\$0.00	No	Any Willing Provider
	Medicare Direct Plan 2	PFFS	\$0.00	No	Any Willing Provider
	Medicare Direct Plan 2A	PFFS	\$0.00	No	Any Willing Provider
	Medicare Direct Plan 2A	PFFS	\$0.00	No	Any Willing Provider
	Medicare Direct Rx Plan 51	PFFS	\$0.00	Yes	Any Willing Provider
	Medicare Direct Rx Plan 51	PFFS	\$0.00	Yes	Any Willing Provider
	Medicare Direct Plan 51A	PFFS	\$0.00	Yes	Any Willing Provider
Senior Whole Health 58 Charles Street, 2nd Floor Cambridge, MA 02141 1-888-794-7268	Senior Whole Health	HMO	\$29.10	Yes	Plan Doctors Only

Today's Options 1001 Heathrow Park Lane, Suite 5001 Lake Mary, FL 32746 1-800-934-5100	Today's Options Basic	PFFS	\$0.00	No	Any Willing Provider
	Today's Options Basic	PFFS	\$0.00	No	Any Willing Provider
	Today's Options Basic	PFFS	\$10.00	No	Any Willing Provider
	Today's Options Basic	PFFS	\$20.00	No	Any Willing Provider
	Today's Options Basic	PFFS	\$35.00	No	Any Willing Provider
	Today's Options Basic Plus	PFFS	\$18.00	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	\$18.40	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	\$28.40	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	\$38.40	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	\$53.40	Yes	Any Willing Provider
	Today's Options Premier	PFFS	\$15.00	No	Any Willing Provider
	Today's Options Premier	PFFS	\$33.00	No	Any Willing Provider
	Today's Options Premier	PFFS	\$49.00	No	Any Willing Provider
	Today's Options Premier	PFFS	\$64.00	No	Any Willing Provider
	Today's Options Premier	PFFS	\$79.00	No	Any Willing Provider

	Today's Options Premier Plus	PFFS	\$43.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	\$61.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	\$77.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	\$92.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	\$107.60	Yes	Any Willing Provider
	Today's Options Value	PFFS	\$0.00	No	Any Willing Provider
	Today's Options Value	PFFS	\$10.00	No	Any Willing Provider
	Today's Options Value	PFFS	\$25.00	No	Any Willing Provider
	Today's Options Value	PFFS	\$40.00	No	Any Willing Provider
	Today's Options Value	PFFS	\$55.00	No	Any Willing Provider
	Today's Options Value Plus	PFFS	\$18.40	Yes	Any Willing Provider
	Today's Options Value Plus	PFFS	\$28.40	Yes	Any Willing Provider
	Today's Options Value Plus	PFFS	\$43.40	Yes	Any Willing Provider

	Today's Options Value Plus	PFFS	\$58.40	Yes	Any Willing Provider
	Today's Options Value Plus	PFFS	\$73.40	Yes	Any Willing Provider
Tufts Health Plan 705 Mt Auburn Street Watertown, MA 02471 1-800-254-2475	Medicare Preferred HMO Basic	HMO	\$0.00	No	Plan Doctors Only
	Medicare Preferred HMO Basic	HMO	\$16.00	No	Plan Doctors Only
	Medicare Preferred HMO Basic Rx	HMO	\$22.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Basic Rx	HMO	\$38.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Basic Rx Plus	HMO	\$32.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Basic Rx Plus	HMO	\$48.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Prime	HMO	\$72.00	No	Plan Doctors Only
	Medicare Preferred HMO Prime	HMO	\$96.00	No	Plan Doctors Only
	Medicare Preferred HMO Prime Rx	HMO	\$94.00	Yes	Plan Doctors Only

	Medicare Preferred HMO Prime Rx	HMO	\$118.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Prime Rx Plus	HMO	\$104.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Prime Rx Plus	HMO	\$128.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value	HMO	\$42.00	No	Plan Doctors Only
	Medicare Preferred HMO Value	HMO	\$58.00	No	Plan Doctors Only
	Medicare Preferred HMO Value Rx	HMO	\$64.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value Rx	HMO	\$80.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value Rx Plus	HMO	\$74.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value Rx Plus	HMO	\$90.00	Yes	Plan Doctors Only
	Medicare Preferred PFFS Basic	PFFS	\$45.00	No	Any Willing Provider
	Medicare Preferred PFFS Basic	PFFS	\$50.00	No	Any Willing Provider

	Medicare Preferred PFFS Basic Rx	PFFS	\$67.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Basic Rx	PFFS	\$72.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Basic Rx Plus	PFFS	\$77.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Basic Rx Plus	PFFS	\$82.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime	PFFS	\$92.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime	PFFS	\$111.00	No	Any Willing Provider
	Medicare Preferred PFFS Prime Rx	PFFS	\$114.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime Rx	PFFS	\$133.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime Rx Plus	PFFS	\$124.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime Rx Plus	PFFS	\$143.00	Yes	Any Willing Provider
	Medicare Preferred PPO	PPO	\$82.00	No	Any Doctor

	Medicare Preferred PPO	PPO	\$87.00	No	Any Doctor
	Medicare Preferred PPO Rx	PPO	\$104.00	Yes	Any Doctor
	Medicare Preferred PPO Rx	PPO	\$109.00	Yes	Any Doctor
	Medicare Preferred PPO Rx Plus	PPO	\$114.00	Yes	Any Doctor
	Medicare Preferred PPO Rx Plus	PPO	\$119.00	Yes	Any Doctor
Unicare P.O. Box 9092 Oxnard, CA 93031 1-888-949-5384	Save Well Plan 1	MSA	\$0.00	No	Plan Doctors Only
	Save Well Plan 2	MSA	\$0.00	No	Plan Doctors Only
	Security Choice Classic	PFFS	\$0.00	No	Any Willing Provider
	Security Choice Enhanced	PFFS	\$29.00	No	Any Willing Provider
	Security Choice Enhanced Plus	PFFS	\$62.00	Yes	Any Willing Provider
	Security Choice Essential	PFFS	\$0.00	No	Any Willing Provider
	Security Choice Essential Plus	PFFS	\$33.00	Yes	Any Willing Provider
	Security Choice Plus	PFFS	\$0.00	Yes	Any Willing Provider

HMO = Health Maintenance Organization A type of plan in which you can only go to doctors, specialists, or hospitals in the plan network, except in an emergency.

MSA = Medical Savings Account A plan that has two parts. The first part is a high-deductible Medicare Advantage MSA Health Plan. This health plan won't begin to pay covered costs until you have met the annual deductible, which varies by plan. The second part is a Medical Savings Account into which Medicare deposits money that you may use to pay health care costs.

PPO = Preferred Provider Organization A type of plan in which you pay less if you use doctors, hospitals, and providers that belong to the network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

PFFS = Private Fee for Service A type of Medicare Health Plan in which you may go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance plan, rather than the Medicare Program, decides how much it will pay and how much you will pay for the services you have. You may pay more or less for Medicare-covered benefits. You may have extra benefits the Original Medicare Plan doesn't cover.

SCO = Senior Care Option A voluntary program that combines health care services with social support services to help low-income seniors maintain their health and stay in their own homes. With SCO, a team of medical professionals work together to provide seniors with care that is individually tailored to meet their needs. Enrollees must be 65 years of age or older and eligible for MassHealth (Medicaid) to join; participants may also have Medicare.

SNP = Special Needs Plan: A special type of Medicare Advantage Plan that provides all Medicare Part A and Part B health care and services to people who can benefit the most from things like special care for chronic illnesses, care management of multiple diseases, and focused care management. These plans may limit membership to people in certain institutions (like a nursing home), eligible for both Medicare and Medicaid, or with certain chronic or disabling conditions.